



South Dakota Floodplain Management Newsletter



FEMA

December 2015 Edition

Special Interest Articles:

- NFIP Call Center
- Flash Flooding in Sioux Falls
- HMGP Funding Application Period Open until 5/1/2016

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National Flood Insurance Program Call Center

FEMA recently launched a NFIP call center pilot program to serve and support policyholders with the servicing of their claims.

Flood insurance claims can be complicated, and policyholders may have questions in the days and weeks following a disaster.

The NFIP call center is reachable at 1-800-621-3362, and will operate from 8 a.m. to 6 p.m. (CDT) Monday through Friday. Specialists will be available

to assist policyholders with the servicing of their claims, provide general information regarding their policies, and/or offer technical assistance to aid in recovery.

For those who prefer to put their concerns in writing, a "Request for Support" form is posted at www.fema.gov/national-flood-insurance-program, which can be filled out and emailed to FEMA-NFIP-Support@fema.dhs.gov or faxed to 540-504-2360.

Call center staff will be able to answer questions, including questions such as "How do I file a flood insurance claim? What type of documentation is needed? Can I still obtain disaster assistance even though I have a flood policy?" as well as more complicated insurance questions about the extent of coverage, policy ratings and more. The call center will also be open to disaster survivors who have general questions about the NFIP.

FEMA's Intent to Implement the Federal Flood Risk Management Standard

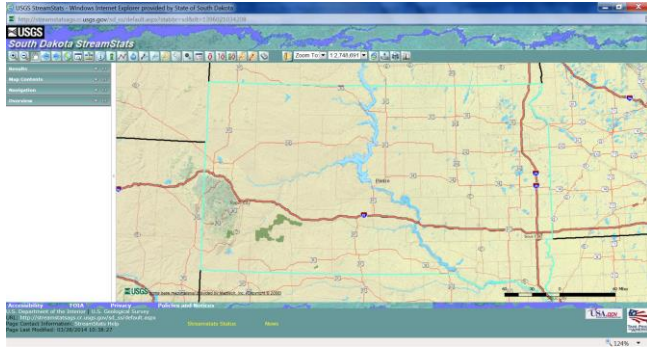
FEMA's Federal Insurance and Mitigation Administration released FEMA's Leadership Intent to implement the Federal Flood Risk Management Standard. The Intent describes the framework FEMA is proposing to implement for Executive Order (E.O.) 13690 and the Federal Flood Risk Management Standard. E.O. 13690 provides federal agencies flexibility to choose from one or more approaches to identify an elevation requirement above the base flood elevation.

Additionally, E.O. 13690 amended E.O. 11988 to set forth a higher level of resilience for activities where even a slight chance of flooding is too great. The Intent outlines FEMA's approach to standardize its use of the multiple elevation requirements above the base flood elevation.

Continuing their commitment to an open, collaborative, stakeholder-focused process in implementing the FFRMS, FEMA is sharing this framework for public

comment on FEMA's website. Public comments received will continue to inform the regulatory and policy development process. For more information, visit www.fema.gov/federal-flood-risk-management-standard-ffrms or send comments by December 17, 2015, to FEMA-EO11988-13690@fema.dhs.gov.

USGS Provides *StreamStats* for South Dakota



StreamStats is a Web-based Geographic Information System (GIS) site that provides users with access to an assortment of analytical tools that are useful

for water-resources planning and management, and for engineering design applications, such as the design of bridges. *StreamStats* allows users to easily obtain streamflow statistics, drainage-basin characteristics, and other information for user-selected sites on streams. *StreamStats* users can choose locations of interest from an interactive map

and obtain information for these locations. Separate applications have been established for each State that has implemented *StreamStats*, such as South Dakota.

To view USGS's *StreamStats* website, go to:

<http://sd.water.usgs.gov/>

Flash Flooding in Sioux Falls



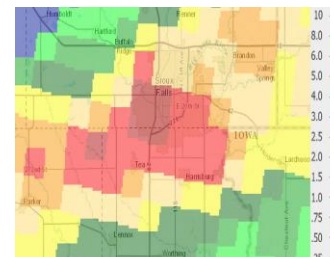
A deluge of epic proportions swamped portions of Sioux Falls on August 27, 2015. Jay Trobec, the chief meteorologist for KeloLand TV, stated thunderstorms unloaded up to 4 to 8 inches of rain in less than an hour in some locations within Sioux Falls. The torrential downpours blocked intersections, and boats were dispatched on

several streets to assist stranded motorists.

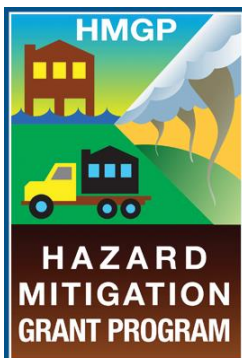
The Associated Press reported that Sioux Falls' mayor, Mike Huether, called it a "100-year rain event." Water flooded many basements and the Red Cross opened a shelter for homeowners that were displaced.

Fortunately, no injuries were reported with the

rain event. The extraordinary rains were triggered by a slow-moving front, which drew extremely moist and unstable air from out ahead of it.



Hazard Mitigation Grant Funding Available



South Dakota OEM is accepting applications for \$440,000 in federal hazard mitigation grants. The money is available as part of a presidential disaster declaration approved for 12 South Dakota counties and three tribes following June storms that did an estimated \$4 million in damage to public property. When a presidential disaster is

declared, a percentage of the disaster funding is set aside for local governments and certain private non-profit organizations to complete projects that will lessen or eliminate the effects of future disasters on lives and property.

Local governments and

certain private non-profit organizations statewide may apply for the grants. Applications for the hazard mitigation funds will be accepted until May 1, 2016. You can find out more about project eligibility and applications by contacting Jim Poppen of SD OEM at 605-773-3231.

Flood Insurance Manual Changes

Pre-FIRM Business Properties

The November 1, 2016 Flood Insurance Manual brings some changes for subsidized pre-FIRM business properties. The Biggert-Waters Act of 2012 (BW-12) required that subsidized pre-FIRM business properties have a 25% annual increase to the premium unless/until actuarial rates were achieved. Although the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) capped the annual premium increase to 18%, several pre-FIRM subsidized properties were excluded from that cap, and subsidized pre-FIRM business properties were one of them.

Currently, subsidized pre-FIRM business properties, which are written as Non-residential policies, are capped at 18% because FEMA had to develop a procedure to identify business properties, as opposed to other non-residential type properties. With the November 1, 2015

flood insurance manual, that procedure has been identified. Note that the 25% annual premium increase has NOT been implemented yet; the first step is to identify the business properties. The earliest the 25% annual increase for subsidized pre-FIRM business properties could be implemented would be the fall of 2016. Current policyholders of subsidized pre-FIRM business properties do not have to take action as a result of this new tracking procedure, although they are encouraged to obtain an Elevation Certificate. FEMA will always write the policy on the more favorable rating – in this case either the pre-FIRM subsidized rate or the post-FIRM actuarial rate based on the elevations reported in the Elevation Certificate. Readers and users of the flood insurance manual will be interested to note the rate tables have

been reformatted to capture pre-FIRM business properties.

Post-FIRM Buildings

There are additional rates for post-FIRM buildings with the lowest floor below Base Flood Elevation (previously, these rates were only found in the Submit-for-Rate manual). The previous rate tables stopped at -2 BFE; for most occupancy and types, the ratings now go to -10 below BFE.

Newly Mapped Properties

For properties that were previously in the low-to-moderate flood risk areas (Zones B, C, X) or area of undetermined risk (Zone D) and were newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area or any zone beginning with an "A") between October 1, 2008 and March 31, 2015, property owners (residential, business, hotels/motel, ag buildings, non-profit, etc.) should know that the opportunity to be eligible for the Newly Mapped flood insurance rates will be closing on April 1, 2016.



30-Day Wait on Flood Insurance Policies

The spring snow melt can always lead to potential flooding. While right now the risk of flooding across South Dakota is low, it doesn't mean it couldn't happen in a few months. Since 1978, the National Flood Insurance Program has paid over \$36 million in flood claims to South Dakota homeowners.

Tom Birney, the FEMA NFIP Specialist for the State of South Dakota, has presented information on flood insurance policies and

coverage to community officials and homeowners.

Birney mentioned the first thing people need to know is that the minute you sign up for flood insurance, doesn't mean you're covered right then and there. "There is a 30 day wait," Birney said. Secondly, you can only get insurance backed by the government if your county or city is participating in FEMA's National Flood Insurance Program.

Birney stated just because

there isn't a high risk for floods right now, that doesn't mean it couldn't happen in the upcoming spring or summer. "It's not necessarily a snow melt that can cause a flood, a thunderstorm that sits over a community with intense rain can too," Birney said.

The cost isn't cheap either. Birney said an inch of water in a 2,000 square foot home could cost the owner nearly \$21,000. A half of foot of water in the same size home could total \$40,000.

"I encourage them (homeowners) to go and talk to their local agent about their risk and about the availability of flood insurance."

Tom Birney, CFM
FEMA Region VIII NFIP
Specialist

FEMA Announces Policy Updates on Flood Risk Analysis and Mapping Standards

As part of the semi-annual maintenance process, FEMA announces the revision of 8 Risk Mapping, Assessment and Planning (RiskMAP) standards.

In August 2013, a set of standards for the RiskMAP program was issued as the FEMA policy Standards for Flood Risk Analysis and Mapping. RiskMAP provides high quality flood maps for communities to participate in the National Flood Insurance Program, and information and tools to better assess the risk from flooding. RiskMAP also provides planning and outreach support to communities to help them take action to reduce (or mitigate) flood risk. The purpose of the standards is to enable consistent performance of flood risk projects, processing of letters of map change and related RiskMAP activities.

RiskMAP has instituted a semi-annual maintenance process for this policy to address the number of standards and to provide regular updates and procedures for mapping. Updates to the mapping standards will typically be issued twice each year.

The revised standards add letters of map revision (LOMR) to the standards addressing use of preliminary data, and update and clarify requirements for letters of map amendment (LOMA) in V Zones. The changes also clarify requirements for "lettered" mapped cross sections on maps and profiles, and set the requirements for Key Decision

Points during the mapping process.

Section 22 of the Homeowners Insurance Affordability Act of 2014 allows fee exemptions for Map Change Requests for habitat restoration projects. FEMA has issued a mapping standard to fully implement this provision of the law. Fees for map change requests for habitat restoration projects (as defined by the Partners for Fish and Wildlife Act), funded wholly or partly with Federal, State, or municipal funding, will be exempt as of the date of the new mapping standard.

Sections 217 and 218 of Biggert Waters Reform Act of 2012 (BW-12) specified changes to FEMA's map appeals process and Scientific Resolution Panel. With this issuance of updated appeal guidance and a new standard regarding the Scientific Resolution Panel, FEMA has fully implemented these two provisions of BW-12.

A summary of the changes in standards and the public review is available at: <http://www.fema.gov/media-library/assets/documents/72608>.

As part of this maintenance cycle, FEMA is also issuing new guidance documents for RiskMAP and updating the related technical reference documents that define specific requirements for flood risk project deliverables. A summary of RiskMAP standards and guidance maintenance is available at: <http://www.fema.gov/guidelines-standards-maintenance>.

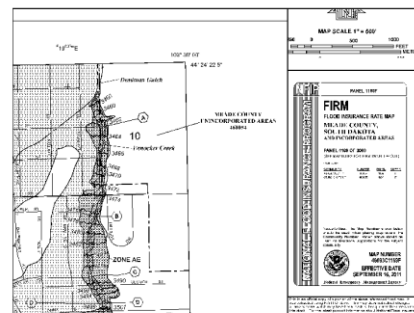
FEMA FIRMette-Desktop Version 3.2.3

FEMA's Customer and Data Services team under Risk MAP has launch *FIRMette – Desktop* version 3.2.3, which is available for download from the Map Service Center at <http://msc.fema.gov> (lower left hand corner is upgrade link)

The *FIRMette – Desktop* application provides greatly expanded functionality over the previous *FIRMette–Web* tool. Key features of the new program include:

- A customized method for users to access FEMA-provided mapping images;
- The ability to query the FEMA Letters of Map Change (LOMC) Database;
- Tools to generate flood map images with various levels of focus and fidelity; and
- Offline functionality enables users to work with previously downloaded documents and data.

This latest release addresses known program issues and enhances application functionality.



SD OEM NFIP

Marc Macy, CFM
118 West Capitol Avenue
Pierre, SD 57501

PHONE:

(605) 773-3231

FAX:

(605) 773-3580



E-MAIL:

marc.macy@state.sd.us

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Not in the NFIP...? The National Flood Insurance Program (NFIP) is a federal program administered by FEMA. Participation is voluntary, but the benefits are considerable. To join, a community agrees to adopt, administer and enforce a floodplain management ordinance

that meets or exceeds the minimum requirements as established in the Code of Federal Regulations. When communities participate in the NFIP, property owners and renters can buy flood insurance to help deal with losses from flooding. Coverage can be for structures and for contents

of both residential and commercial properties regardless of whether they are located in the floodplain. If your community is not currently participating, please call my office to discuss enrolling your community in the National Flood Insurance Program.

Has your community changed contact information?

Please let us know if any of your community's contact information (such as phone, fax or email) has changed so that we may update our records and keep your community informed of important

program changes in the NFIP and floodplain management. If your community no longer has a floodplain administrator, or the position has been filled by someone new, we would like to hear from

you too.

Lewis & Clark Watershed Flood Risk Review Meeting – 1/13/16

FEMA plans to hold a public informational meeting on January 13, 2016, to show the results of an updated flood risk study on the Missouri River in Union, Clay and Yankton Counties. This meeting will present the draft hydraulic

modeling and mapping results on the Missouri River from the confluence with the Big Sioux River to the Gavins Point Dam. The meeting will include an informational presentation from FEMA and their mapping contractor, time

to review the draft floodplain mapping and supporting information, and time for individual questions. The meeting will be held at the Vermillion Public Library (18 Church Street) starting at 10:30 a.m.

Discounts on Flood Insurance Premiums, What is the CRS?

The NFIP's Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement. CRS discounts on flood insurance premiums range from 5 to 45 percent. To get credit for flood mitigation and outreach activities, community officials will need to prepare an application package documenting the efforts. Participation in the CRS program is strictly voluntary. If your community is in full compliance with the rules and regulations of the NFIP, the community may apply. There is no application fee, and all CRS publications are free. Any questions regarding the CRS program and application process should be directed to Marc Macy at (605) 773-3231 or Gina Gabriel, SD CRS Coordinator, at (303) 248-6330.

SD OFFICE OF EMERGENCY MANAGEMENT

118 West Capitol Avenue
Pierre, SD 57501

NAME
STREET ADDRESS
CITY, SD 57501

